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## Market Volatility in 2018

Posted on: April 9, 2018

We had a very good 2017, with many markets rapidly increasing with very little setback, 2018 has been a lot more trying. While the Stock Market does like tax cuts and deregulation, it does not like the idea of trade wars.

We're currently seeing the two largest economies on the planet, the United States and China, battling back and forth with threats of heavy trade tariffs. This could have serious repercussions if a full blown trade war breaks out. On top of that, we still haven't seen a deal for NAFTA. All of this has left both the US and Canadian markets in negative territory for the year. There is a lot of year left so we'll likely see deals made eventually which should allow for a healthy rebound.

We're now close to the end of Income Tax time so it's important that you check in with us or your tax preparer if you have any questions. There have been a number of changes in recent Federal Budgets which may affect you.

As a reminder, B2B Bank changed their administration process near the end of last year. Because of this, they have sent two statements for the last quarter of 2017. You'll notice one statement that goes up until November 11, 2017. The second one shows you the remaining days of 2017. Please use both statements and add up all of the Interest for your Non-Registered Investment Loans.

Just give us a shout if you have any questions and good luck with your Income Tax Returns this year!

Bryce A. Borden

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